

Information to identify the case:

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|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Denise Joan Gruin | Social Security number or ITIN | xxx-xx-8552 |
| | First Name Middle Name Last Name | EIN | __-____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____- |
| United States Bankruptcy Court District of Maryland | | Date case filed for chapter | 7 4/12/19 |
| Case number: 19-15054 TJC Chapter: 7 | | | |

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|---|---|
| 1. Debtor's full name | Denise Joan Gruin | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 212 Edenderry Avenue Centreville, MD 21617 | |
| 4. Debtor's attorney Name and address | Andrea Ross The Law Office of Andrea Ross 118 West Water Street Centreville, MD 21617 | Contact phone (800) 758-9265 Email: Andie@AndieRossLaw.com |
| 5. Bankruptcy trustee Name and address | Monique D. Almy Crowell & Moring 1001 Pennsylvania Avenue, N.W., 10th Fl Washington, DC 20004-2595 | Contact phone (202) 508 8749 Email: malmytrustee@crowell.com |

For more information, see page 2 >

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